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State of Connecticut
HOUSE REPUBLICAN OFFICE

STATE CAPITOL
HARTFORD, CONN. 06106

Testimony in Support of HB 6382 AAC *the Eligibility to Purchase a Health Benefit Plan Offered by the Connecticut Health Insurance Exchange*
Insurance & Real Estate Committee
February 14, 2013

Chairs Crisco and Megna, Ranking Members Kelly and Sampson, and members of the Insurance and Real Estate Committee, the House Republican Caucus would like to thank the Committee for raising HB 6382, *AAC the Eligibility to Purchase a Health Benefit Plan Offered by the Connecticut Health Insurance Exchange*.

Our caucus has worked with the Governor and Democratic Leadership to ensure that Connecticut has been at the forefront of implementing the Affordable Care Act ("ACA"). We are especially proud of the work our state has done in creating the Health Insurance Exchange. It is critical in providing uninsured individuals access to affordable, comprehensive health insurance when the individual mandate takes effect on January 1, 2014.

The legislation before you would require the Exchange to offer coverage to any individuals between 133% - 200% Federal Poverty Level (FPL) who are not covered by Medicaid. The ACA has made the health insurance exchanges and individual choice its cornerstone and thus creating a basic health plan would be contrary to one of the primary tenants of the law. Our proposal in HB 6382 would allow individuals the ability to choose the insurance plan they want, while the federal government provides them tax credits to subsidize the costs. We believe creating a basic health plan that would have the state intercept these individuals' tax credits and put them in a Medicaid-like government run plan would be a mistake, and further exacerbate the well-known public/private provider payment gap.

House Republicans have put forward this proposal to ensure that as many state residents are eligible for the federally mandated Health Insurance Exchange as possible and to ensure the exchange can best meet the needs of our state's residents. We urge the committee to favorably report HB 6382, so we can continue this important work.

Thank you.